

IN THE CLAIMS

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1. (previously presented) A method for increasing the efficiency of marketing campaigns using a targeting engine for analyzing data input and generating data output, said method including the steps of:

using historical data to determine a target group based upon a plurality of models embedded within and executed by the targeting engine, the targeting engine is configured to determine a sequential order for combining the models to define the target group, and combine the models in the determined sequential order to define the target group and determine a risk factor for the target group; and

directing the marketing campaign towards the target group determined by the models.

2. (original) A method according to Claim 1 wherein said step of using historical data to determine a target group based upon a plurality of models further comprises the step of combining models to determine a depth of a targeted mailing.

3. (original) A method according to Claim 1 wherein said step of using historical data to determine a target group based upon a plurality of models further comprises the step of combining models to determine a likelihood of a customer response.

4. (original) A method according to Claim 1 wherein said step of using historical data to determine a target group based upon a plurality of models further comprises the step of combining models to generate a potential customer list.

5. (cancelled)

6. (original) A method according to Claim 1 wherein said step of using historical data to determine a target group based upon a plurality of models further comprises the step of combining models to determine expected profitability per customer of a marketing campaign.

7. (original) A method according to Claim 1 wherein said step of using historical data to determine a target group based upon a plurality of models further comprises the step of combining models to determine expected profitability per product of a marketing campaign.

8. (previously presented) A method according to Claim 1 wherein said step of directing the marketing campaign towards the target group determined by the models further comprises the step of rank ordering accounts.

9. (previously presented) A method according to Claim 1 wherein said step of directing the marketing campaign towards the target group determined by the models further comprises the step of segmenting accounts based on customer demographics.

10. (previously presented) A method according to Claim 1 wherein said step of directing the marketing campaign towards the target group determined by the models further comprises the step of identifying cross-sell targets.

11. (previously presented) A system configured to increase efficiency of marketing campaigns, said system comprising:

a customer database which includes customer demographics and historical data;

a targeting engine for analyzing data input and generating data output, said targeting engine having a plurality of models stored thereon, said targeting engine configured to access said historical data, determine a sequential order for combining said models to define the target group, and combine said models in the determined sequential order to determine a target group for marketing and determine a risk factor for the target group; and


a graphical user interface for accessing customer database and displaying data output.

12. (cancelled)

13. (previously presented) A system according to Claim 11 further configured to use historical data stored in said customer database to direct a marketing campaign towards a target group determined by the plurality of models.

14. (previously presented) A system according to Claim 11 further configured to combine a plurality of models to determine a depth of a targeted mailing.

15. (previously presented) A system according to Claim 11 further configured to combine a plurality of models to determine a likelihood of a customer response.

 16. (previously presented) A system according to Claim 11 further configured to combine a plurality of models to generate a potential customer list.

17. (cancelled)

18. (previously presented) A system according to Claim 11 further configured to combine a plurality of models to determine expected profitability per customer of a marketing campaign.

19. (previously presented) A system according to Claim 11 further configured to combine a plurality of models to determine expected profitability per product of a marketing campaign.

20. (original) A system according to Claim 11 further configured to rank order accounts.

21. (original) A system according to Claim 11 further configured to segment accounts based on customer demographics.

22. (previously presented) A method according to Claim 1 wherein said step of using historical data to determine a target group further comprises the step of using historical data to determine a target group based upon a plurality of models embedded within and executed by the

cd targeting engine wherein the targeting engine is further configured to determine a risk factor for the target group after combining each model.

23. (previously presented) A system according to Claim 11 wherein said targeting engine is further configured to determine a risk factor for the target group after combining each model.

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24. (new) A method according to Claim 1 wherein said step of using historical data to determine a target group further comprises the step of:

storing in a database historical data for a plurality of potential customers including for each potential customer at least one of an age, a gender, a marital status, an income, a transaction history, and a transaction measure;

C2 using the historical data to determine a target group based upon a plurality of models embedded within and executed by the targeting engine;

determining a sequential order for combining the models using the targeting engine to define the target group; and

combining the models in the determined sequential order to define the target group by applying a first model included in the determined sequential order to each of the plurality of potential customers included in the database to generate a first segment of only those potential customers satisfying the first model, applying a second model included in the determined sequential order to the first segment to generate a second segment of only those potential customers satisfying the combination of the first and second models, and then applying each subsequent model included in the determined sequential order to a segment generated by the combination of each prior model to define the target group.

25. (new) A method according to Claim 24 wherein said step of combining the models in the determined sequential order to define the target group further comprises combining the

models in the determined sequential order to determine a risk factor for each potential customer within the target group.

26. (new) A system according to Claim 11 wherein said customer database further includes historical data for a plurality of potential customers including for each potential customer at least one of an age, a gender, a marital status, an income, a transaction history, and a transaction measure, and wherein said targeting engine further configured to combine said models in the determined sequential order to define the target group by applying a first model included in the determined sequential order to each of the plurality of potential customers included in said customer database to generate a first segment of only those potential customers satisfying the first model, applying a second model included in the determined sequential order to the first segment to generate a second segment of only those potential customers satisfying the combination of the first and second models, and then applying each subsequent model included in the determined sequential order to a segment generated by the combination of each prior model to define the target group.

27. (new) A system according to Claim 26 wherein said targeting engine is further configured to combine said models in the determined sequential order to determine a risk factor for each potential customer within the target group.

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